

Brought to you
by the
State of Oregon

Medicare and the Marketplace: What you need to know

Free, local in-person **help** for Medicare and the Marketplace

The State of Oregon is working with HealthCare.gov to help Oregonians get health care coverage.

Have a problem with your insurance?

If you have problems after you sign up for insurance, contact the Oregon Division of Financial Regulation.

Visit go.usa.gov/xUzRF
Call 888-877-4894 (toll-free)
Email DFR.InsuranceHelp@oregon.gov

Other languages or formats?

Call 855-268-3767 (toll-free) from 8 a.m. to 5 p.m. Monday through Friday to request this information in Español, Русский, Tiếng Việt, 汉语, 漢語, large print, or another format.



Easing the confusion about when to transition from the Marketplace to Medicare and how to make the move

Questions about Medicare?
We can help by:

- Providing information about Medicare, including what **health and prescription drug plans** are available to you.
- Assisting with Medicare **appeals and complaints**.
- Educating how to **protect, detect, and report** Medicare fraud, waste, and abuse.

Visit OregonSHIBA.org to find free local Medicare counseling.

Questions about the Marketplace?

We can help with that, too.

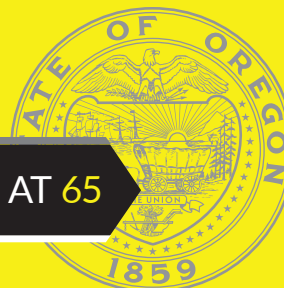
- Learn about what plan might be **best and most affordable** for you.
- See if you can get **financial help** to pay for your plan.

Visit OregonHealthCare.gov to find free local help from an expert.



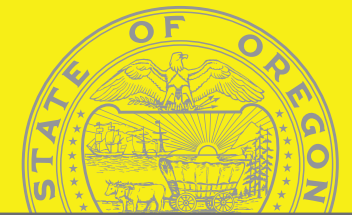
440-5156 (5/19/HIM)

MEDICARE STARTS AT 65



SHIBA
Senior Health
Insurance
Benefits
Assistance

SHIBA.Oregon.gov
800-722-4134 (toll-free)
8 a.m. to 5 p.m.
Monday to Friday



OREGON HEALTH INSURANCE
MARKETPLACE

OregonHealthCare.gov
855-268-3767 (toll-free)
8 a.m. to 5 p.m.
Monday to Friday

Frequently asked questions

Q: If I have Medicare, do I need to do anything?

A: No. If you have Medicare Part A (hospital insurance), you are covered and do not need to get a plan through the Marketplace. Having Medicare Part B (medical insurance) alone does not meet the requirements of the Affordable Care Act that all Americans have health insurance.

Q: Can I get a Marketplace plan in addition to Medicare?

A: No. It is against the law for someone who knows that you have Medicare to sell you a health plan through the Marketplace or an insurance company. This is true even if you have only Part A or Part B. If you want coverage to supplement Original Medicare, you may consider Medigap policies. You can also learn more about other Medicare options, such as Medicare Advantage plans, by calling SHIBA (800-722-4134) or visiting Medicare.gov.

Q: Can I choose the Marketplace coverage instead of Medicare?

A: Generally no. However, you may be able to get a plan through the Marketplace if you:

- Are paying a premium for Part A. You can drop your Part A and Part B coverage. Contact the Social Security Administration for information.
- Have fewer than five years of documented legal resident status to qualify for Medicare or Medicaid. Your household income

determines if you qualify for financial help to pay for the plan through the Marketplace.

Before making a choice, there are two points to consider:

1. If you enroll in Medicare after your initial enrollment period ends, you may have to pay a late enrollment penalty for as long as you have Medicare.
2. Outside of the initial enrollment period, you can usually enroll in Medicare only during the Medicare general enrollment period (Jan. 1 to March 31). Your coverage won't begin until July of that year.

If you are currently on a Marketplace plan and you turn 65:

- Three months before the month you turn 65, you will receive information about Medicare.
- You are no longer eligible for financial assistance when you become eligible for premium-free Part A.

If you are currently on a Marketplace plan and you recently became eligible for premium-free Part A:

You are no longer eligible for financial help through the Marketplace, so you must actively cancel your Marketplace coverage. Part A may be retroactively started to the month you turn 65 or the month in which you became eligible for premium-free Part A. This may affect the financial help you received through the Marketplace.

Take action now

Q: When do I cancel my Marketplace coverage?

A: You must contact the Marketplace to cancel your coverage.

- If you are enrolled in a plan **with your spouse or other family members**, you must call the first day that your Medicare begins to remove you from the plan.
- If you are enrolled in a plan **by yourself**, you must call before the 15th of the month before your Medicare begins.

Q: How do I cancel my Marketplace coverage?

A: You need to “report a life change.” The change in this scenario is getting other coverage. You can do this by calling HealthCare.gov at 800-318-2596 (toll-free).

Requesting the change and cancelling over the phone usually is the best option, but you can also do it online.

To cancel online:

1. Go to HealthCare.gov. Choose “cancel a plan” under the “topics” menu on the home page or enter “cancel a plan” in the search box.
2. Pay attention to the special instructions for people who have become eligible for Medicare.
3. The instructions will tell you to log in to your HealthCare.gov account.

Q: This is confusing. Can I get help?

A: We have free, local Medicare counseling available through SHIBA. You can reach your local SHIBA office by calling 800-722-4134 (toll-free) and entering your ZIP code.

If you want assistance with your Marketplace coverage, you can find free in-person help from a local agent by visiting OregonHealthCare.gov and clicking Get Help.

DON'T MISS THESE IMPORTANT DATES

NOV. 1 - DEC. 15

Marketplace open enrollment when you can sign up, renew, or change plans.

OCT. 15 - DEC. 7

Medicare annual enrollment period

INITIAL ENROLLMENT PERIOD

Starts three months before your 65th birthday and ends three months after their 65th birthday

